

Certificate Number: 05781-PAW-DE-032089513

Bankruptcy Case Number: 18-70620



05781-PAW-DE-032089513

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 30, 2018, at 9:42 o'clock AM PST, Terry Neal completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 30, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President